

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert W. Otto  
Paulette A. Otto  
Debtors

Case No. 18-00302-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke

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Date Rcvd: Feb 17, 2023

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2023:**

Recip ID	Recipient Name and Address
db	#+ Robert W. Otto, 3304 Collaroy Road, Waxhaw, NC 28173-7497
jdb	#+ Paulette A. Otto, 3304 Collaroy Road, Waxhaw, NC 28173-7497
5015560	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
5026576	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
5015562	M&T Credit Services, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn, Williamsville, NY 14221

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 17 2023 18:39:00	Ascendium Education Solutions, Inc, PO Box 8961, Madison, WI 53708
5015547	+ Email/Text: bncnotifications@pheaa.org	Feb 17 2023 18:39:00	Aes/goal Financial, Pob 61047, Harrisburg, PA 17106-1047
5015548	+ Email/Text: bk@avant.com	Feb 17 2023 18:39:00	Avant Credit, Inc, Attention Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
5015549	+ EDI: CAPITALONE.COM	Feb 17 2023 23:44:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5036859	Email/PDF: bncnotices@becket-lee.com	Feb 17 2023 18:52:54	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5015551	+ EDI: CITICORP.COM	Feb 17 2023 23:44:00	Citibank/Best Buy, Centralized Bk/Citicorp Credit Svcs, Po Box 790040, St Louis, MO 63179-0040
5015552	+ EDI: CITICORP.COM	Feb 17 2023 23:44:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
5015554	+ EDI: WFNNB.COM	Feb 17 2023 23:44:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5015555	+ EDI: WFNNB.COM	Feb 17 2023 23:44:00	Comenity Bank/Woman Within, Po Box 182125, Columbus, OH 43218-2125
5015556	+ EDI: WFNNB.COM	Feb 17 2023 23:44:00	Comenitybank/trwrds, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
5015557	+ EDI: WFNNB.COM	Feb 17 2023 23:44:00	Comenitycapital/bjsclb, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
5015559	+ Email/PDF: creditonebknofications@resurgent.com	Feb 17 2023 18:52:54	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
5015558	+ Email/PDF: creditonebknofications@resurgent.com	Feb 17 2023 18:52:53	Credit One Bank Na, Po Box 98875, Las Vegas,

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			NV 89193-8875
5035696	+ EDI: CITICORP.COM	Feb 17 2023 23:44:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
5015568	+ EDI: CITICORP.COM	Feb 17 2023 23:44:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
5148146	EDI: Q3G.COM	Feb 17 2023 23:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5029640	Email/Text: ECMCBKNotices@ecmc.org	Feb 17 2023 18:39:00	ECMC, PO BOX 16408, St Paul, MN 55116-0408
5015561	+ Email/Text: PBNCNotifications@perituservices.com	Feb 17 2023 18:39:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
5043838	Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2023 18:52:48	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5043859	Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2023 18:52:48	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5035070	Email/Text: camanagement@mtb.com	Feb 17 2023 18:39:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
5038224	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 17 2023 18:39:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5015563	+ EDI: NAVIENTFKASMSERV.COM	Feb 17 2023 23:44:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
5025775	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 17 2023 18:39:00	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., GLHEGC AND AFFILIATES, PO BOX 8961, MADISON ,WI 53708-8961
5299093	Email/Text: mtgbk@shellpointmtg.com	Feb 17 2023 18:39:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
5299092	Email/Text: mtgbk@shellpointmtg.com	Feb 17 2023 18:39:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
5027523	EDI: AGFINANCE.COM	Feb 17 2023 23:44:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
5015564	+ EDI: AGFINANCE.COM	Feb 17 2023 23:44:00	OneMain Financial, Attn: Bankruptcy Department, 601 Nw 2nd St #300, Evansville, IN 47708-1013
5015792	+ EDI: RECOVERYCORP.COM	Feb 17 2023 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5040129	EDI: Q3G.COM	Feb 17 2023 23:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5042837	EDI: Q3G.COM	Feb 17 2023 23:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5042836	EDI: Q3G.COM	Feb 17 2023 23:44:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5015565	+ EDI: RMSC.COM	Feb 17 2023 23:44:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5015566	+ EDI: RMSC.COM	Feb 17 2023 23:44:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5045029	+ Email/Text: bncmail@w-legal.com	Feb 17 2023 18:39:00	TD BANK USA, N.A., C O WEINSTEIN &

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RILEY, PS, 2001 WESTERN AVENUE, STE  
400, SEATTLE, WA 98121-3132

5015567 + EDI: WTRRN BANK.COM

Feb 17 2023 23:44:00

Target, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		New Residential Mortgage LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5015550	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5015553	*+	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Nicholas G. Platt	on behalf of Debtor 1 Robert W. Otto ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 2 Paulette A. Otto ngp@mooney4law.com plattnr61895@notify.bestcase.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

Robert W. Otto

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3392

EIN --

Debtor 2

Paulette A. Otto

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3294

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-00302-HWV


**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert W. Otto

Paulette A. Otto

By the  
court:2/17/23Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**